दिशा-निर्देश जारी किए है जिनके अन्तर्गत किसी ऋण पर ब्याज की कुल राशि किसी भी दशा में मूलधन से अधिक नहीं होगी;

(ख) यदि हां, तो क्या इस व्यवस्था का पालन हो रहा है;

(ग) यदि नहीं, तो क्या सरकार इस न्यायसंगत व्यवस्था को लागू कराने का विचार रखती है; और

(घ) क्या यह सच है कि कुछ राज्यों में भूमि विकास बैंक इस व्यवस्था को लागू नहीं कर रहे हैं जबकि केन्द्रीय सहकारी बैंक इसका बाकायदा पालन करते आ रहे हैं; यदि हां, तो इसके क्या कारण है ?

वित्त मंत्रालय मे आर्थिक कार्य विभाग मे राज्य मंत्री (श्री एडुवर्डो फेलेरियो) : (क) से (घ) यह सुनिश्चित करने के वास्ते कि उत्पादक प्रयोजनों के लिए थोड़ी अवधि के ऋण लेने वालों और विशेष रूप से छोटे किसानों पर ब्याज का अनुचित बोझ न पड़े, भारतीय रिजर्व बैंक ने 1978 में सभी राज्य सरकारों से कहा था कि वे अपने-अपने राज्य के सहकारी समिति अधिनियम में इस प्रकार का उपबन्ध करने पर विचार करें यदि पहले ऐसा न किया गया हो, ताकि अल्पावधि सहकारी ऋणों पर वसूल किया जाने वाला ब्याज मूलधन से अधिक न हो । यह एक ऐसा मुद्दा है जिस पर राज्य सरकारों द्वारा कार्रवाई की जानी है । लेकिन, "दडमदुपट" की यह शर्त या सिद्धान्त कि ऋणकर्ताओं से वसूल किया जाने वाला ब्याज मूलधन से अधिक न हो, भूमि विकास बैंकों द्वारा जारी ऋणों पर लागू नहीं होता है ;

Banks in West Bengal

3924. SHRI MOHAMMED AMIN :
SHRI SUNIL BASU RAY :

Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that West Bengal has 8 per cent share of the country's population and that there is only 6 per cent of bank branches; and

(b) if so, what are the reasons therefor ?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) As per the information available with Reserve Bank of India (RBI) as at the end of March, 1988, there were 55015 branches of commercial banks including Regional Rural Banks (RRBs) in the country and West Bengal's share thereof was 3608 branches which comes to 7 per cent of the total number of branches. The share of West Bengal in the total population of the country as per 1981 census works out to 8 per cent RBI allots centres to various commercial banks and regional rural banks for opening their branches in accordance with the norms laid down in successive Branch Licensing Policies. Under the current Branch Licensing Policy, 452 rural/semi-urban centres and 32 urban/metropol tan/port town centres in West Bengal have been allotted to various banks for opening their branches. Further, RBI has advised the banks to identify additional eligible centres in the development blocks which continue to be deficit in banking coverage with reference to the

norms laid down in the current Branch Licensing Policy.

Excise Duty Evasion in Delhi

3925. SHRI HARVENDRA SINGH HANSPAL : Will the Minister of FINANCE be pleased to state :

(a) whether the anti-evasion agencies have detected Central excise duty evasion of about Rupees 170 crores during the last six months in the Capital;

(b) if so, what are the details of the firms against which Central excise duty evasion of more than Rs. 5 lakhs has been detected ; and

(c) what is the number of arrests made in this connection and further steps Government propose to take against the defaulters ?

THE MINISTER OF STATE IN THE DEPARTMENT OF REVENUE IN THE MINISTRY OF FINANCE (SHRI AJIT PANJA) : (a) The Anti Evasion agencies have detected Central Excise duty evasion of about Rs. 1.66 crores and not Rs. 170 crores, in the Capital during the period 1-1-88 to 30-6-88.

(b) Details of cases where duty evasion of more than Rs. 5 lakhs has been detected in the capital during the period 1-1-88 to 30-6-88 are given in the attached Statement (*See* below).

(c) No arrests were made in respect of cases of evasion of central excise duty detected in the capital during the period 1-1-88 to 30-6-88. Appropriate action under Central Excise Law would be taken against the defaulters, which apart from enforcing recovery of amounts confirmed in adjudication could extend to imposition of fine or penalty and even launching of prosecution proceedings.

STATEMENT

S.No.	Name of the firms	Amount of duty evaded (Rs. in lakhs)
1.	M/s Viking Electronics	10.10
2.	M/s International Device Pvt. Ltd.	46.10
3	M/s Electronics Consortium Pvt. Ltd.	6.48
4.	M/Bombay Kitchaids Pvt. Ltd., and others	42.66
	TOTAL :	105.34

Export of Diamond Ornaments

3926. DR. YELAMANCHILI SIVAJI : Will the Minister of COMMERCE be pleased to state :

(a) what is the amount of foreign exchange earned by the export of diamond ornaments during the last three years and who are the principal exporters; and

(b) the sources from where they procure the diamonds ?

THE MINISTER OF COMMERCE (SHRI DINESH SINGH) : (a) Exports of plain and studed jewellery (Diamond gold and non-gold) during the last three years were as follows :—

Year	Exports (In crores of Rupees)
1985-86 ...	104.07
1986-87 ...	92.81
1987-88 ...	90.30

The major exporters of plain and studed (both gold and non-gold) jewellery include :

1 M/s. Subodhchandra & Co., Bombay